

Amendments to the Claims

Please amend claims 1, 3, 9, 13, 14, 20-39, 41, 46, 50 and 51. Please add new claims 57 and 58. The Claim Listing below will replace all prior versions of the claims in the application:

Claim Listing

What is claimed is:

1. (Currently amended) A method for execution by a data processor, the method comparing financial products as funding sources for a financial plan, comprising:
 - providing a user interface for selecting two or more financial products for comparison of a set of attributes, each financial product having values corresponding to the set of attributes;
 - retrieving the attribute values from a storage location for each of the selected financial products;
 - querying a user through the user interface for weights to be assigned to each of the attributes;
 - assigning a weight to each of the weights to the attributes;
 - scaling the attribute values of the financial products across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;
 - for each attribute, multiplying the set of relative attribute scores scaled values by the assigned weights weight; [[and]]
 - generating a weighted product score for each financial product by summing the weighted scaled values relative attribute scores associated with for each the product; and
 - presenting the weighted product scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected financial products.

2. (Original) The method of claim 1, further comprising:
 - changing the assigned weight for at least one of the attributes to compare financial tradeoffs.
3. (Currently amended) The method of claim 1, wherein scaling the values for each attribute further comprises:
 - identifying a maximum value and a minimum value from the selected financial products for an attribute;
 - calculating an adjusted maximum value and an adjusted minimum value by applying ~~[[a]]~~ the dispersion factor to the maximum and minimum values;
 - calculating an adjusted range from the adjusted maximum and minimum values; and
 - generating ~~a scaled value~~ a relative attribute score from the adjusted range for each financial product resulting in ~~a curved set of scaled product values~~ relative attribute scores for the attribute being dispersed within the adjusted range.
4. (Original) The method of claim 1, further comprising:
 - populating one or more of the attributes for the financial products with grades from one or more financial databases, the databases providing a comparative grade of financial strength of financial product carriers; and
 - converting the grades into numeric values.
5. (Original) The method of claim 1, further comprising:
 - populating one or more of the attributes of the financial products with values from a financial product illustration system, the system projecting values of each of the financial products.
6. (Original) The method of claim 1, further comprising:
 - populating one or more of the attributes of the financial products with subjective scores from a user.

7. (Original) The method of claim 1, wherein the set of attributes are grouped into categories and further comprises assigning a weight to each of the categories.
8. (Original) The method of claim 7, wherein a summation of the weights of the attributes within a category is equal to the assigned weight of the category.
9. (Currently amended) The method of claim 7, wherein the categories comprise financial strength, funding, and contractual features, the contractual features including attributes associated with contractual provisions, contractual guarantees, fund choices of a contract, and fund performance of a contract.
10. (Original) The method of claim 9, wherein the attributes within the financial strength category include:
 - at least one rating from a rating agency;
 - asset size; and
 - strength of financial backing including parent.
11. (Original) The method of claim 9, wherein the attributes within the funding category include:
 - first year cash flow resulting from purchasing a particular policy;
 - discounted value of the policy and benefits after tax cash flow at a discounted rate;
 - internal rate of return on policy and benefits after tax cash flow;
 - after-tax effect on earnings due to the policy and benefits in first year;
 - cumulative after-tax effect on earnings due to the policy and benefits through first five years; and
 - number of years until the cumulative after-tax effect on earnings becomes positive.

12. (Original) The method of claim 9, wherein the attributes within the contractual features category include:
 - de-MECing provisions;
 - mortality charge guarantees;
 - expense charge guarantees;
 - buyers rating of fund choices; and
 - buyers rating of historical fund performance.
13. (Currently amended) The method of claim 9, the attributes include ~~suitability~~ a subjective assessment of an underwriting offer relative to terms of insurance coverage.
14. (Currently amended) The method of claim 1, further comprising:
 - ~~selecting a non-qualified supplemental benefits plan; the two or more financial products compared for funding the plan;~~
 - inputting employee census data for a participant of the selected non-qualified supplemental benefits plan; and
 - presenting to the user a set of financial products that are available as potential funding sources based on the selected benefit plan and the input employee census data.
15. (Original) The method of claim 1, wherein the two or more financial products are compared for individual financial planning.
16. (Original) The method of claim 1, wherein the two or more financial products compared include life insurance policies.
17. (Original) The method of claim 16, wherein the life insurance policies include corporate-owned life insurance policies.

18. (Original) The method of claim 1, wherein the two or more financial products compared include securities.
19. (Original) The method of claim 18, wherein the securities include mutual funds.
20. (Currently amended) ~~A system~~ A server apparatus for comparing financial products as funding sources for a financial plan, comprising:
 - a server;
 - one or more clients in communication with the server;
 - for each client, the server enabling the one or more clients selecting client to select two or more financial products for comparison of a set of attributes by the server, the server retrieving attribute values for each of the selected financial ~~product~~ products corresponding to the set of attributes;
 - the server querying a user through the client for weights to be assigned to each of the attributes;
 - ~~the one or more clients~~ the server assigning ~~a weight to each of the weights~~ to the attributes;
 - the server scaling the attribute values of the financial products across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores thereby being dispersed to reduce clustering for each attribute;
 - for each attribute, the server multiplying the ~~scaled values~~ set of relative attribute scores by the assigned ~~weights~~ weight; [[and]]
 - the server generating a weighted product score for each financial product by summing the weighted ~~scaled values~~ relative attribute scores associated with for each the product; and
 - the server transmitting the weighted product scores to the client for presentation to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected financial products.

21. (Currently amended) The ~~system~~ server apparatus of claim 20, further comprising:
the ~~one or more clients~~ the server changing the assigned weight for at least one of the attributes to compare financial tradeoffs as instructed by the client.
22. (Currently amended) The ~~system~~ server apparatus of claim 20, wherein the scaling of the values by the server for each attribute further comprises:
the server identifying a maximum value and a minimum value from the selected financial products for an attribute;
the server calculating an adjusted maximum value and an adjusted minimum value by applying $[[a]]$ the dispersion factor to the maximum and minimum values;
the server calculating an adjusted range from the adjusted maximum and minimum values; and
the server generating ~~a scaled value~~ a relative attribute score from the adjusted range for each financial product resulting in a ~~curved~~ set of ~~scaled product values~~ relative attribute scores for the attribute being dispersed within the adjusted range.
23. (Currently amended) The ~~system~~ server apparatus of claim 20, further comprising:
one or more financial databases;
the server populating one or more of the attributes of the financial products with grades from the one or more financial databases, the one or more financial databases providing a comparative grade of financial strength of financial product carriers; and
the server converting the grades into numeric values.
24. (Currently amended) The ~~system~~ server apparatus of claim 20, further comprising:
one or more financial product illustration systems; and

the server populating one or more of the attributes of the financial products with values from the one or more financial product illustration systems, the systems projecting values of each of the financial products.

25. (Currently amended) The ~~system~~ server apparatus of claim 20, further comprising:
the server populating one or more of the attributes of the financial products with subjective scores from a client.
26. (Currently amended) The ~~system~~ server apparatus of claim 20, wherein:
the server groups the set of attributes into categories; and
~~the one or more clients assign~~ the server assigns a weight to each of the categories as instructed by the client.
27. (Currently amended) The ~~system~~ server apparatus of claim 26, wherein a summation of the weights of the attributes within each of the categories is equal to the assigned weight of the category.
28. (Currently amended) The ~~system~~ server apparatus of claim 26, wherein the categories comprise financial strength, funding, and contractual features, the contractual features including attributes associated with contractual provisions, contractual guarantees, fund choices of a contract, and fund performance of a contract.
29. (Currently amended) The ~~system~~ server apparatus of claim 28, wherein the attributes within the financial strength category include:
at least one rating from a rating agency;
asset size; and
strength of financial backing including parent.
30. (Currently amended) The ~~system~~ server apparatus of claim 28, wherein the attributes within the funding category include:

first year cash flow resulting from purchasing a particular policy;
discounted value of the policy and benefits after tax cash flow at a
discounted rate;
internal rate of return on policy and benefits after tax cash flow;
after-tax effect on earnings due to the policy and benefits in first year;
cumulative after-tax effect on earnings due to the policy and benefits
through first five years; and
number of years until the cumulative after-tax effect on earnings becomes
positive.

31. (Currently amended) The ~~system~~ server apparatus of claim 28, wherein the attributes within the contractual features category include:
 - de-MECing provisions;
 - mortality charge guarantees;
 - expense charge guarantees;
 - buyers rating of fund choices; and
 - buyers rating of historical fund performance.
32. (Currently amended) The ~~system~~ server apparatus of claim 28, the attributes further include ~~suitability~~ a subjective assessment of an underwriting offer relative to terms of insurance coverage.
33. (Currently amended) The ~~system~~ server apparatus of claim 20, further comprising:
 - the server enabling the ~~one or more clients selecting~~ client to select a non-qualified supplemental benefits plan, the two or more financial products compared for funding the plan;
 - the server receiving employee census data for a participant of the selected non-qualified supplemental benefits plan input from the client; and

the server transmitting to the client a set of financial products that are available as potential funding sources based on the selected benefit plan and the input employee census data.

34. (Currently amended) The ~~system~~ server apparatus of claim 20, wherein the one or more clients comparing the two or more financial products for individual financial planning purposes.
35. (Currently amended) The ~~system~~ server apparatus of claim 20, wherein the two or more financial products compared include life insurance policies.
36. (Currently amended) The ~~system~~ server apparatus of claim 35, wherein the life insurance policies include corporate-owned life insurance policies.
37. (Currently amended) The ~~system~~ server apparatus of claim 20, wherein the two or more financial products compared include securities.
38. (Currently amended) The ~~system~~ server apparatus of claim 37, wherein the securities include mutual funds.
39. (Currently amended) An article of manufacture, comprising:
 - a computer-usable medium;
 - a set of computer operating instructions embodied on the medium,including instructions for a method of comparing financial products as funding sources for a financial plan, comprising instructions for:
 - selecting two or more financial products for comparison of a set of attributes, each financial product having values corresponding to the set of attributes;
 - retrieving the attribute values for each of the selected financial products;

querying a user through the user interface for weights to be assigned to each of the attributes;

assigning a weight to each of the weights to the attributes;

scaling the attribute values of the financial products across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

for each attribute, multiplying the scaled values set of relative attribute scores by the assigned weights weight; and

generating a weighted product score for each financial product by summing the weighted scaled values relative attribute scores associated with for each the product; and

presenting the weighted product scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected financial products.

40. (Original) The article of claim 39, further comprising instructions for changing the assigned weight for at least one of the attributes to compare financial tradeoffs.
41. (Currently amended) The article of claim 39, wherein the instructions for scaling the values for each attribute further comprises:
 - identifying a maximum value and a minimum value from the selected financial products for an attribute;
 - calculating an adjusted maximum value and an adjusted minimum value by applying [[a]] the dispersion factor to the maximum and minimum values;
 - calculating an adjusted range from the adjusted maximum and minimum values; and
 - generating ~~a scaled value~~ a relative attribute score from the adjusted range for each financial product resulting in a curved set of scaled product values relative attribute scores for the attribute being dispersed within the adjusted range.

42. (Original) The article of claim 39, further comprising instructions for:
populating one or more of the attributes of the financial products with
grades from one or more financial databases, the databases providing a
comparative grade of financial strength of financial product carriers; and
converting the grades into numeric values.
43. (Original) The article of claim 39, further comprising instructions for populating one or
more of the attributes of the financial products with values from a financial product
illustration system, the system projecting values of each of the financial products.
44. (Original) The article of claim 39, further comprising instructions for populating one or
more of the attributes of the financial products with subjective scores from a user.
45. (Original) The article of claim 39, further comprising instructions for:
grouping the set of attributes into categories; and assigning a weight to
each of the categories.
46. (Currently amended) The article of claim 45, wherein the categories comprise financial
strength, funding, and contractual features, the contractual features including attributes
associated with contractual provisions, contractual guarantees, fund choices of a contract,
and fund performance of a contract.
47. (Original) The article of claim 45, wherein the attributes within the financial strength
category include:
at least one rating from a rating agency;
asset size; and
strength of financial backing including parent.

48. (Original) The article of claim 45, wherein the attributes within the funding category include:
- first year cash flow resulting from purchasing a particular policy;
 - discounted value of the policy and benefits after tax cash flow at a discounted rate;
 - internal rate of return on policy and benefits after tax cash flow;
 - after-tax effect on earnings due to the policy and benefits in first year;
 - cumulative after-tax effect on earnings due to the policy and benefits through first five years; and
 - number of years until the cumulative after-tax effect on earnings becomes positive.
49. (Original) The article of claim 45, wherein the attributes within the contractual features category include:
- de-MECing provisions;
 - mortality charge guarantees;
 - expense charge guarantees;
 - buyers rating of fund choices; and
 - buyers rating of historical fund performance.
50. (Currently amended) The article of claim 45, the attributes include suitability a subjective assessment of an underwriting offer relative to terms of insurance coverage.
51. (Currently amended) The article of claim 39, further comprising instructions for:
- selecting a non-qualified supplemental benefits plan, ~~the two or more financial products compared for funding the plan;~~
 - inputting employee census data for a participant of the selected non-qualified supplemental benefits plan; and

presenting to the user a set of financial products that are available as potential funding sources [[for]] based on the selected benefit plan and the input employee census data.

52. (Original) The article of claim 39, wherein the two or more financial products are compared for individual financial planning purposes.
53. (Original) The article of claim 39, wherein the two or more financial products compared include life insurance policies.
54. (Original) The article of claim 53, wherein the life insurance policies include corporate-owned life insurance policies.
55. (Original) The article of claim 39, wherein the two or more financial products compared include securities.
56. (Original) The article of claim 55, wherein the securities include mutual funds.
57. (New) A method for execution by a data processor, the method comparing life insurance policies as funding sources for a non-qualified supplemental benefits plan, comprising:
 - providing a user interface for selecting a non-qualified supplemental benefits plan;
 - inputting employee census data for a participant of the selected non-qualified supplemental benefits plan through the user interface;
 - presenting an available set of life insurance policies that are available as potential funding sources based on the selected benefit plan and the input employee census data;
 - selecting two or more life insurance policies from the available set for comparison of a set of attributes through the user interface, each of the two or more life insurance policies having values corresponding to the set of attributes;

retrieving the attribute values from at least one storage location for each of the selected life insurance policies;

querying a user through the user interface for weights to be assigned to each of the attributes;

assigning the weights to the attributes;

scaling the attribute values of the life insurance policies across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

for each attribute, multiplying the set of relative attribute scores by the assigned weight;

generating a weighted product score for each of the life insurance policies by summing the weighted relative attribute scores associated with the life insurance policy; and

presenting the weighted product scores to a user, the weighted product scores serving as a comparison of tradeoffs associated with each of the selected life insurance policies.

58. (New) A server apparatus for comparing life insurance policies as funding sources for a non-qualified supplemental benefits plan, comprising:

means for selecting a non-qualified supplemental benefits plan;

means for inputting employee census data for a participant of the selected non-qualified supplemental benefits plan;

means for presenting an available set of life insurance policies that are available as potential funding sources based on the selected benefit plan and the input employee census data;

means for selecting two or more life insurance policies from the available set for comparison of a set of attributes, each of the two or more life insurance policies having values corresponding to the set of attributes;

means for retrieving the attribute values for each of the selected life insurance policies;

means for querying a user through the user interface for weights to be assigned to each of the attributes;

means for assigning the weights to the attributes;

means for scaling the attribute values of the life insurance policies across each attribute by a dispersion factor to generate a set of relative attribute scores for each attribute, the set of relative attribute scores for each attribute thereby being dispersed to reduce clustering for each attribute;

for each attribute, means for multiplying the set of relative attribute scores by the assigned weight;

means for generating a weighted product score for each of the life insurance policies by summing the weighted relative attribute scores associated with the life insurance policy; and

means for presenting the weighted product scores to a user, the weighted product scores being used to provide a comparison of tradeoffs associated with each of the selected life insurance policies.